

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Appl. No: 10/623,656)

Filed: July 22, 2003)

Applicant: James G. Gatto)

Title: ELECTRONIC FUND TRANSFER
OR TRANSACTION SYSTEM)

Art Unit: 2887)

Examiner: Karl D. Frech)

Attorney Docket: 94517)

Customer No: 22242)

Confirmation No. 4748

This Amendment was electronically
filed on December 2, 2009 using
the USPTO's EFS-Website

Commissioner for Patents
P.O. Box 1450
Alexandria, Virginia 22313-1450

AMENDMENT

Sir:

Under the provisions of 37 C.F.R. § 1.312, please amend the above-identified application as follows:

Amendments to the Specification begin on page 2 of this paper.

Amendments to the Claims are reflected in the listing of claims which begins on page 3 of this paper.

Remarks begin on page 8 of this paper.

OK TO ENTER: /KF/

02/23/2010